



myAGRO

*my*AGRO

2025
April - June



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GLOSSARY OF TERMS

Connect: myAgro's mobile layaway application used by Village Entrepreneurs to enroll and collect payments from farmers.

Core Season: Refers to packages (see package below) delivered in May and June. The inputs in these packages are planted during the "core" rainy season in West Africa in late June/early July and harvested in October.

Crops: myAgro sells the following crops.

- **Mali:** Gombo (Okra), Maize, Peanut, Rice, Sorghum
- **Senegal:** Bissap (Hibiscus), Gombo (Okra), Maize, Millet, Peanut, Rice, Watermelon

Enrolled Farmer: Farmers are considered enrolled once they have signed up to receive a package and made the minimum threshold payment for that package. Minimum payment thresholds vary according to package type, but are very low across the board (e.g., US\$ 3.00).

Finishers: Farmers who have enrolled in a myAgro package and "finished" paying for their package. myAgro only delivers packages to farmers who are finishers.

MU: Mother Unit - A unit created within a village that is easily accessible to multiple villages to enable farmers to pick up the product versus receiving delivery from a warehouse that is much further away. We are using MUs for poultry and agroforestry. The MU model lowers delivery costs.

Package: myAgro sells packages to farmers that consist of inputs (seeds, fertilizer, chicks, tree seedlings), agricultural training, and delivery within 8-10 km of their village. For the packages of seeds and fertilizer, farmers select the crop they want to purchase based on the hectare size they want to plant. Poultry packages include month-old dual-purpose chicks, and agroforestry packages include tree seeds and seedlings.

Registered Farmer: Farmers are considered registered once they have completed the Farmer Awareness Survey with their local VE and received a survey verification call from our Call Center, which ensures their information is entered into our database correctly.

VE: Village Entrepreneur - VEs are myAgro's sales ambassadors within villages. They are trained on the myAgro model, and use our custom-designed Connect mobile app to help farmers enroll and make payments.



On the cover: Khadi Faye, a myAgro farmer in Senegal, smiles as she receives her package.



LEADERSHIP LETTER

April through June 2025



Dear friends,

As we reflect on the second quarter of 2025, I am filled with pride and gratitude for the resilience of our farmers and the dedication of our team. This is the season when our mission comes alive—when packages of seeds, fertilizer, and new opportunities travel to thousands of villages across West Africa. Thanks to your support, myAgro is on track to bring resources to more than 200,000 farmers this year, ensuring they are ready to plant with the first rains.



Anushka Ratnayake
Board Director
Founder and CEO

This quarter, our team made bold strides to improve our last-mile delivery system, which is the heartbeat of our work. Serving farmers across 4,600 villages requires precision, creativity, and care. We introduced new tools—like QR-coded farmer ID cards, color-coded packages, and portable receipt printers—that made delivery fast, efficient, and fun for farmers—especially women like Awa Tamba, who told us, “As soon as I arrived, I was immediately served... It’s very accessible and stress-free.” Behind the scenes, we optimized our warehousing, inventory management, and delivery protocols to lower our cost per farmer and prepare us to scale sustainably.

Even as we celebrate these advances, we are navigating the ongoing challenges

of climate and economic pressures, particularly in Mali. Last year’s record floods—combined with economic and political uncertainty—made many farmers hesitant to invest in their crops. While enrollment in Mali contracted, Senegal is on track to grow by 50%, and across the region, our model continues to deliver life-changing results. We are proud to have maintained our overall reach this year while listening closely to farmers, providing real-time support, and staying focused on the long-term goal: resilient communities that can weather the next storm and thrive.

Our commitment to resilience also extends to agroforestry and climate-smart growth. This quarter, myAgro delivered free moringa seed packets to all core season farmers in Mali, and piloted four new tree varieties with farmers across 69 villages in Mali—species like shea and néré that not only restore the land but create income opportunities, particularly for women’s cooperatives. Every seedling we plant is an investment in a greener, more secure future for smallholder farmers and their families.

Inside myAgro, we are building the leadership capacity needed to sustain this growth. I am thrilled to share that Casey Cline has stepped into the role



ABOUT myAgro

Who We Are

myAgro equips smallholder farmers in West Africa with the tools they need to improve their food security and move out of poverty. With the myAgro mobile layaway platform, farmers can save money in small amounts and purchase climate-smart agricultural packages. Our packages include a variety of inputs and comprehensive agricultural training, which help farmers improve soil health, boost yields, and diversify income—ensuring their farms and families are resilient amid the worst impacts of climate change. Farmers can choose to invest in:*

- A variety of rainy season crops with drought-resistant seeds and the correct type and amount of high-quality fertilizer.
- Tree seedlings, which help to diversify income through high-value byproducts that can be sold multiple times per year, and through carbon sequestration as they mature.
- Poultry packages that include month-old Kuroiler breed chicks, known for being high producers of meat and eggs while requiring few resources.

The myAgro model generates powerful impact. On average, farmers who partner with myAgro produce 130% more food and earn US\$165 more than control farmers. Our North Star is to reach 1 million farmers in West Africa, 70% of whom are women.

* According to The World Bank, climate-smart agriculture (CSA) “addresses the interlinked challenges of food security and accelerating climate change. CSA aims to simultaneously achieve three outcomes: 1) Increased productivity: Produce more and better food to improve nutrition security and boost incomes, especially of 75 percent of the world’s poor who live in rural areas and mainly rely on agriculture for their livelihoods. 2) Enhanced resilience: Reduce vulnerability to drought, pests, diseases and other climate-related risks and shocks; and improve capacity to adapt and grow in the face of longer-term stresses like shortened seasons and erratic weather patterns. 3) Reduced emissions: Pursue lower emissions for each calorie or kilo of food produced, avoid deforestation from agriculture and identify ways to absorb carbon out of the atmosphere.”

of Managing Director, US, leading our fundraising efforts and strategic partnerships. In parallel, we launched the myAgro Way of Management, training our managers to inspire their teams and link everyday actions to our mission. Strong leaders in the field and in our offices are the key to serving more farmers, more effectively, every year.

Finally, I want to highlight the story of Gnélé Diakitè, a mother of nine in Mali who grew her farm from $\frac{1}{8}$ hectare to $\frac{1}{2}$ hectare through years of careful saving with myAgro. When her package arrived directly in her village this year, it was more than a delivery—it was the reward for persistence, and a step toward a brighter future for her family. Her journey reflects the heart of our mission: when farmers are given the tools and trust to grow steadily, they can transform their lives and communities.

Thank you for walking alongside us. Together, we are not only delivering seeds and tools—we are delivering hope, resilience, and opportunity to the farmers who feed our world, while continuously improving how we efficiently serve them.

With gratitude,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

April 1 through June 30, 2025



202,444

Finishers as of June 30

4,653

Villages served

Most popular enrolled packages



Okra



Peanut



DAP* Special

* Check out page 10 for more on this exciting new package option.

2025 DELIVERY HIGHLIGHTS

In the second quarter of 2025, myAgro teams were energized and focused as we geared up for core season delivery—our critical period for distributing staple grain and vegetable packages to farmers ahead of the July rains. myAgro’s last-mile delivery sets us apart from other agricultural providers and unlocks access to high-quality inputs for rural smallholder farmers.

Each year, we introduce innovations designed to streamline our delivery process and make serving a growing number of customers feasible and increasingly convenient for farmers, especially women who often juggle additional responsibilities like childcare.

In 2025, we worked to provide an improved and efficient delivery experience to farmers traveling from 4,600 villages to more than 1,100 delivery sites across Mali and Senegal. To manage a customer base of

over 200,000 farmers and prepare for our continued growth, we carried out several key improvements to make deliveries faster and easier for farmers and streamline operations for our delivery agents:

- First, delivery agents began using QR codes printed on farmer ID cards. Scanning the QR code instantly pulled up the farmer’s account in our mobile delivery app, Express, which sped up the delivery process and ensured accuracy.



Khadi Faye, a myAgro farmer in Senegal, collects her package from a convenient delivery site within 10 km of her village.





Innovations like digital ID cards, color-coded labels, and optimized delivery routes made it faster and easier for farmers like Khadi to collect their inputs ahead of the rains.

- Second, we added new features to Express that allowed agents to quickly update important details—like name, age, phone number, or gender—fixing incomplete accounts on the spot. We also introduced a color-coding system that matched digital package icons in the app with physical labels, making it easier to grab the right items.
- Lastly, in two zones in Mali, we piloted portable printers that replaced handwritten receipts with clear, printed ones. This pilot was successful in reducing delivery time and streamlining operations, and we intend to expand the use of portable printers in forthcoming years.

Behind the scenes, we also focused on the operational efficiencies that make fast and reliable delivery possible. We optimized our warehouse network, shifting from two primary warehouses to one main center in Diamniadio, and also consolidating and reducing our number of regional warehouses. By centralizing inventory management staff and renegotiating contracts for warehousing, security, and rebagging, we were able to lower costs and improve accuracy of inventory management and shipments. Delivery routes and truck loading plans were optimized to serve an average of four sites per truck, while GPS monitoring helped track fuel use and reduce waste. We also bundled farmer package components into single

bags weighing no more than 50 kg each, streamlining transport and handover to farmers.

These operational changes are already yielding efficiency gains, as our cost per farmer specifically for delivery logistics is on track to reduce by 50% in 2025. This combination of frontline and behind-the-scenes innovations ensured a more accessible and stress-free experience for farmers like Awa Tamba, a three-year customer of myAgro in Baline, Senegal:

“When I called the agent, she confirmed that I could collect my inputs quickly. As soon as I arrived, I was immediately served. The vehicle that brought me was even able to wait for the return trip. It’s very accessible and stress-free.”

As we continue to scale, it is essential that our delivery system be able to handle a growing number of farmers each year, as well as make more complex deliveries for a wider range of products that take place multiple times per year. Digital innovations are central to our plan for scaling efficiently while providing a high quality customer experience to every farmer. We are on track to meet our adjusted 2025 target of just over 250,000 farmers served, and look forward to sharing our final reach when poultry delivery is completed in December.

Leading to inspire and ignite action: the myAgro Way of Management

With a strong leadership team in place, myAgro is now investing deeply in the growth of our middle management.

This year, we launched the myAgro Way of Management training—a comprehensive program designed to equip myAgro’s people managers with the tools to lead their teams effectively while continuing to meet their own ambitious goals.

This training reflects our commitment to cultivating leaders who can inspire their teams, drive results, and strengthen the link between our mission and day-to-day work.

The first three training modules, tailored for both field and remote contexts, have already sparked meaningful learning. The sessions focused on:

- fair process in decision making, which supports deeper inclusion, creative problem solving, and team buy-in.
- tangible strategies for improved communication both vertically as well as laterally across teams and departments.



The myAgro Way of Management is equipping leaders to drive results and inspire their teams.

- the importance of linking everyday activities to myAgro’s team-wide objectives and overall mission.

Managers shared that the sessions were highly relevant to their day-to-day work as well as their long-term strategic planning. They expressed excitement to implement approaches from the training, highlighting the importance of setting aside time to practice these new skills. As we continue to support our managers, we are conducting quarterly follow-up surveys to measure progress and identify areas for reinforcement. Over the next two years, we will develop and implement six additional modules, bringing us closer to our long-term goal: by 2028, a fully equipped network of 40+ managers and supervisors who can confidently lead, grow, and inspire their teams, helping myAgro deliver on its mission at every level.



Casey Cline
Managing Director, U.S.

Casey Cline to lead myAgro’s fundraising efforts

We are excited to share that Casey Cline has stepped into a new leadership role as myAgro’s Managing Director, US, which serves as our chief fundraising position. In this role, Casey will oversee our fundraising efforts and key partnership opportunities that can unlock transformative resources for myAgro’s mission.

Casey brings a unique combination of expertise to this position: he has extensive experience raising funds and leading teams in both the private and nonprofit sectors, paired with deep, hands-on knowledge of myAgro’s field operations. Casey recently served as Acting CEO during CEO Anushka Ratnayake’s maternity leave, where he collaborated closely with our Development team. That strong partnership will now continue as he leads our fundraising and development efforts with passion and strategic focus.

We are thrilled to have Casey guiding this critical work, helping to ensure myAgro continues to grow its impact for farmers across West Africa. Casey can be reached at casey.cline@myagro.org.

CLIMATE FOCUS

WEATHERING the STORMS



Navigating Climate and Economic Uncertainty in Mali

During the 2024 growing season, Mali experienced its heaviest rains in 15 years—resulting in severe flooding that damaged harvests and community infrastructure. This climate shock was compounded by consecutive months of political uncertainty that left Mali's economy in a fragile state by the end of the year.

As a result, income gains for myAgro farmers in Mali during the 2024 season were notably lower than typical. When myAgro launched enrollment for 2025 season packages in September 2024, farmers were

understandably price-sensitive and hesitant to invest their scarce resources. Aside from the torrential rains affecting the prior season, another key factor was at play: in 2023 when Malian farmers faced challenges to enrollment due to volatile fertilizer prices, myAgro provided core season farmers with a free fertilizer add-on. This support was made possible by the Federal Republic of Germany via KfW Bank as a form of one-time emergency aid. Although we underscored to farmers the one-off nature of the add-on, we learned that it set an unintended precedent for farmers and that many anticipated receiving a similar subsidy in 2024 due to the climate. In the absence of a subsidy, some opted not to enroll with myAgro for the 2025 season.

On the whole, farmers remained slow to enroll in Mali given the climate and economic challenges of the year. We are projecting to maintain our reach at approximately 250,000 farmers served org-wide in



Amid climate and economic uncertainty, myAgro teams engaged directly with farmers in Mali to understand their needs and adapt support. By listening and responding with timely and tailored solutions, myAgro continues to build trust and support farmers where they are at.

2025 and, looking ahead, we are recalibrating our targets with a continued focus on deepening our impact for farmers using cost-effective approaches. As climate risks become more and more prevalent and “felt” by farmers in the Sahel region, it is now more important than ever for myAgro to hone in on developing solutions that bolster farmer resilience to shocks in the immediate term, while building resilience for the future.

In this regard, there are two key solutions that myAgro offered Malian farmers in 2025 that we are especially proud of. The first was designing low-cost alternatives that removed barriers to entry for farmers struggling to enroll and invest. Knowing that farmers were recovering from 2024 climate shocks, we designed a brand new de-bundled “DAP special”¹ package for the 2025 season. This package enabled farmers to purchase microdosed quantities of fertilizer as a standalone component, giving them a lower-cost option and enabling them to plant

more land to meet a clear need in a critical moment. The DAP special was among the top three most popular packages in Mali for 2025—an approach so successful that we plan to continue offering fertilizer-only packages in the 2026 season.

Second, we continued to scale and diversify our agroforestry offerings. Agroforestry—the integration of trees into farming systems—is a powerful tool that not only provides income generating opportunities year-round, but also boosts climate resilience by protecting other food crops, improving soil quality, and improving water and nutrient cycling on the farm among other benefits. In the next section, we’ll share about our third year agroforestry efforts in Mali which centered on women, engaged community leaders and conservation entities, and introduced new tree varieties.

¹ Diammonium Phosphate or DAP is the fertilizer commonly used on many myAgro crop varieties.



AGROFORESTRY

Continuing to Help Farmers Build Income Diversity and Climate Resilience This Growing Season

Over the last several years, myAgro has piloted and expanded our Agroforestry program in Mali as a key climate adaptation strategy – providing farmers with trees to plant on their land that can support better crop outcomes, improve soil quality, and sequester carbon.

Our program offers free tree packages to farmers in Mali, with a focus on high-impact species that produce fruit, leaves, and seeds which can be harvested and sold multiple times per year—helping farmers develop new income streams outside Mali’s single rainy season. In 2024 alone, myAgro reached 189,800 farmers with agroforestry support, planting nearly 1 million trees.

This year, myAgro continued to provide farmers across Mali with access to valuable agroforestry inputs and training, and tested new diverse product offerings. During our core season delivery in June, myAgro provided free moringa tree seed packets (about 120 seeds each) to all core season farmers. Planted among farmer crops this rainy season, these seeds will sprout into seedlings and mature into thriving moringa trees over the next 12 months, providing farmers with micronutrient rich leaves and seeds which they can incorporate into family meals or sell on the local market.

In addition to moringa, we were also excited to test four brand new tree species with our farmer base. We distributed an additional 32,000 trees to farmers and community leaders across 69 villages in Mali, with each participating farmer receiving four trees: neré, shea, khaya, and white acacia. These species were chosen for their ecological, economic, and community benefits, improving soil health, supporting carbon sequestration, and providing valuable products for local livelihoods.



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A myAgro farmer collects her tree seedlings during the 2025 agroforestry delivery campaign, which includes distribution of 32,000 seedlings across 69 villages to strengthen farmer livelihoods and restore local ecosystems.

Importantly, neré and shea hold particular appeal for women’s cooperatives. Shea nuts are a key ingredient in the production of shea butter, a high-demand product for cosmetics and cooking. Likewise, neré seeds are fermented into a traditional, protein-rich

seasoning—known locally as dawadawa or soumbala—that is widely sold in regional markets. By including these species, myAgro aims to strengthen women’s participation in agroforestry and create additional income opportunities through product processing and trade. This gender-responsive approach aligns with our broader goal of ensuring that tree planting directly supports household well-being and community resilience.

While 70% of the trees were delivered directly to farmers in the 69 pilot villages, myAgro also distributed trees as gifts to village leaders and local authorities—averaging 300 trees per site—strengthening community relationships and fostering local stewardship. Lastly, some trees were also provided to key agroforestry partners and the national wildlife authority, extending the ecological benefits beyond our immediate farmer network, supporting national conservation and restoration efforts, and raising broader awareness about myAgro’s products and services.

With the rains now nurturing these trees, each seedling represents a step toward healthier soils, stronger farmer livelihoods, and a greener, more inclusive future.

The tree species neré and shea are especially valuable to women’s cooperatives because their seeds and nuts can be processed into high-value products such as soumbala—a fermented spice made from neré seeds—and shea butter, derived from shea nuts.



Creative Commons: Jacoma226

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Shea tree nuts can be processed into shea butter—a valuable product that can provide women in rural communities with a vital source of income.



myAgro
**Farmer
Story**

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«««
Gnélé Diakité smiles as she holds a packet of Calthio C, included in her myAgro DAP special package during delivery in Klé, Bougouni zone. The added micronutrients will help boost her peanut yield this season—a welcome support as she cultivates her newly expanded ½ hectare field.

FARMER SPOTLIGHT

Gnélé Diakité Cultivates Steady Growth in Mali

In the village of Klé, in southern Mali's Bougouni zone, Gnélé Diakité sits beside her freshly delivered myAgro package with a sense of relief and anticipation. A wife and mother of nine, Gnélé has been a myAgro client for five years. Each season, she has grown her farming practice—and her confidence—through patient saving and strategic planning.

This year marks a major milestone for Gnélé: she expanded her plot from ⅓ to ½ hectare, and enrolled in myAgro's DAP special package to give her peanuts the strongest possible start. When her inputs were delivered right to her village in June, it signaled not just the beginning of planting season, but the reward for months of diligent layaway payments.



“Delivering my package in my village is a true relief because I don't have to travel far to pick up my order. I'm excited to start harvesting in a bigger plot this season.”

For Gnélé, access to reliable fertilizer has been one of the most significant changes. “My biggest challenge was finding a good fertilizer,” she explained.

As a woman farmer juggling the unpredictability of seasonal work, the flexibility of myAgro's model has made a lasting difference. “For me the biggest support lies in the little by little payment model,” she explained. “It's favorable to me because it's hard to save a huge amount of cash with a seasonal job.”

Gnélé already knows where her harvest income will go. “myAgro allowed me to generate enough money to spend on my family's daily expenses without stressing much... I have nine children, most of whom are female. After selling my harvest, I always invest part of the money in purchasing traditional registries for household goods for their future weddings.”

From ⅓ hectare to ½ hectare, from savings plans to seed delivery, Gnélé's journey with myAgro shows the power of persistence—and how steady support in the right season can create lasting growth.



IN CLOSING

Thank you for fueling myAgro's mission to help smallholder farmers build thriving and resilient livelihoods. This quarter, your support powered major advances in our core season delivery—bringing high-quality seeds and fertilizer to farmers across nearly 4,600 villages in Mali and Senegal. From QR-coded farmer ID cards to warehouse consolidation and optimized truck routes, these innovations are making delivery faster, more accurate, and more cost-efficient for farmers. As farmers

embark on cultivating their crops during the rainy season, our teams are now hard at work providing follow up support for a fruitful harvest. We look forward to sharing more progress updates in our Q3 2025 report.



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HOW TO GIVE: Visit our donation page to support our work and help us reach 1 million farmers.

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